

Report No. 309
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call June 30, 1999
(In thousands of Dollars)

Assets	96 State Banks	4 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$170,686	\$182	\$117,707	\$288,575	
Interest-bearing balances	\$36,953	\$3,029		\$39,982	
Securities	\$1,291,013	\$6,810	\$378,003	\$1,675,826	
Federal funds sold and securities purchased/agreements to sell	\$103,639		\$129,645	\$233,284	
Loans & lease financing receivables:					
Loans & leases, net of unearned income	\$3,234,894		\$934,780	\$4,169,674	
Less: Allowance for loan & lease losses	<u>\$54,872</u>		<u>\$19,342</u>	<u>\$74,214</u>	
Loans & leases, unearned income, allowances & reserve	\$3,180,022		\$915,438	\$4,095,460	
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$84,026	\$511	\$2,721	\$87,258	
Other real estate owned	\$6,531	\$350	\$135	\$7,016	
Investments in unconsolidated subsidiaries & assoc. companies	\$72			\$72	
Intangible assets	\$2,211			\$2,211	
Other assets	<u>\$119,467</u>	<u>\$2,187</u>	<u>\$25,844</u>	<u>\$147,498</u>	
Total Assets	<u>\$4,994,620</u>	<u>\$13,069</u>	<u>\$1,569,493</u>	<u>\$6,577,182</u>	
Liabilities					
Deposits:					
In domestic offices	\$4,286,654		\$993,837	\$5,280,491	
Noninterest-bearing	\$465,012		\$105,993	\$571,005	
Interest-bearing	<u>\$3,821,642</u>		<u>\$887,844</u>	<u>\$4,709,486</u>	
Federal funds purch & secur sold under agreements to repurchase	\$76,425		\$153,139	\$229,564	
Demand notes issued to the US Treasury	\$2,651			\$2,651	
Other borrowed money	\$87,356	\$326	\$257,311	\$344,993	
Other liabilities	<u>\$61,117</u>	<u>\$2,795</u>	<u>\$10,741</u>	<u>\$74,653</u>	
Total Liabilities	\$4,514,203	\$3,121	\$1,415,028	\$5,932,352	
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$37,313	\$888	\$22,000	\$60,201	
Surplus	\$194,514	\$1,402	\$22,000	\$217,916	
Undivided profits & capital reserves	\$257,874	\$7,646	\$111,773	\$377,293	
Net unrealized holding gains (losses) on available for sale securities	<u>(\$9,784)</u>	<u>\$11</u>	<u>(\$1,308)</u>	<u>(\$11,081)</u>	
Total Equity Capital	<u>\$480,417</u>	<u>\$9,947</u>	<u>\$154,465</u>	<u>\$644,829</u>	
Total Liabilities and Equity Capital	<u>\$4,994,620</u>	<u>\$13,068</u>	<u>\$1,569,493</u>	<u>\$6,577,181</u>	
Average Ratios of State Banking Institutions	6/30/1999	3/31/1999	12/31/1998	9/30/1998	6/30/1998
Total Capital/Reserves to Total Assets	10.60%	10.64%	10.68%	11.01%	10.89%
Total Capital to Total Deposits	11.21%	11.08%	11.17%	11.70%	11.60%
Total Loans to Total Assets	64.06%	59.96%	60.80%	64.32%	64.69%
Loan Valuation Res to Total Loans (Gross)	1.70%	1.78%	1.72%	1.73%	1.72%
Total Loans to Total Deposits	75.46%	69.43%	70.51%	76.02%	76.74%
Return on Assets (Annualized)	1.17%	1.08%	1.11%	1.19%	1.22%
Increase in Deposits 6-30-98 to 6-30-99	4.71%				
Increase in Loans 6-30-98 to 6-30-99	2.96%				
Increase in Total Assets 6-30-98 to 6-30-99	4.00%				